

# 以結構方程模式探討服務創新與服務品質對 顧客價值與顧客滿意度之影響性研究

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## 摘 要

隨著社會的演變，許多產業都已紛紛轉型，金融市場當然也不例外，以郵局為例，近年來中華郵政已不斷推出許多不同於傳統郵政業務的服務，藉此順應時代的演變及增加自我競爭力，但對於民眾的觀感中是否滿意這些服務的創新，甚至是否認為該服務有存在的必要讓本研究感到好奇。因此本研究目的在於探討郵局服務創新與服務品質對顧客價值與顧客滿意度之影響性，藉此協助郵局了解，民眾對於郵局所提供的服務創新有何看法。

本研究以郵局的消費者為研究對象，採用問卷調查法，共收回 256 份有效問卷，並使用 SPSS 及 AMOS 等統計軟體作為統計分析的工具；本研究將樣本進行信效度方法、相關與結構方程模式(SEM)等分析方法進行分析，研究結果發現：1.郵局消費者對服務創新、服務品質、顧客價值與顧客滿意度等各變項之間的相關性，皆為極顯著正向相關性。2.以結構方程模式(SEM)分析探討郵局消費者，在各變項之間的影响性，僅服務創新對顧客價值變項未達顯著影響，其餘各變項皆達極顯著正向影響。

**關鍵詞：**服務創新、服務品質、顧客價值、顧客滿意度

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# **Study on the Impact of Service Innovation and Service Quality on Customer Value and Customer Satisfaction with Structural Equation Modeling**

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## **Abstract**

With the evolution of society, many industries have been transformed, and financial markets are no exception. Take the post office as an example. In recent years, Chunghwa Post has continuously launched many services different from the traditional postal services, in order to adapt to the evolution of the times and increase self-competitiveness, but whether it is satisfied with the innovation of these services in the perception of the people, even if there is a need to exist. Therefore, the purpose of this study is to explore the impact of post office service innovation and service quality on customer value and customer satisfaction, thereby assisting the post office to understand what the public thinks about the service innovation provided by the post office.

This study takes the consumers of the post office as the research object, and uses the questionnaire survey method to recover 256 valid questionnaires, and uses statistical software such as SPSS and AMOS as the tools of statistical analysis. This study will test the samples for reliability, validity, regression and Structural Equation Modeling analysis, the results found: 1. The correlation between the post office consumers' service innovation, service quality, customer value and customer satisfaction is extremely significant positive correlation. 2. Using SEM analysis to explore the influence of post office consumers on each variable, only service innovation has not had a significant impact on customer value variables, and the other variables have a significant positive impact.

**Keywords: Service Innovation, Service Quality, Customer Value, Customer Satisfaction**

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